

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/650,389 ART UNIT: 3692
FILING DATE: August 28, 2003 EXAMINER: Nguyen, Nga B.
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

Mail Stop Petition
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT

Please enter the following supplemental amendment, which amends this patent application as follows:

Amendments to the Specification begin on page 2 of this paper; and

Remarks begin on page 3 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.